

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Yvette Russell  
Debtor

Case No. 18-01232-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Nov 28, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:**

Recip ID	Recipient Name and Address
db	+ Yvette Russell, P.O. Box 94, Pocono Summit, PA 18346-0094
5046377	+ American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
5040346	+ Kevin A. Hardy, Esq., PO Box 818, 134 Broad St, Stroudsburg, PA 18360-1590
5040347	+ PP & L, 827 Hausman Road, Allentown, PA 18104-9392
5049954	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
5040349	+ Stillwater Lakes Civic Assoc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5109614	+ Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5040350	+ Stillwater Sewer Corp, 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5040344	+ Email/Text: bncnotifications@phea.org	Nov 28 2022 18:39:00	AES/Suntrust Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
5127120	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 18:40:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5127121	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2022 18:40:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5040345	+ EDI: IRS.COM	Nov 28 2022 23:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5043407	EDI: PENNDEPTREV	Nov 28 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5043407	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 28 2022 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5040348	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 28 2022 18:40:00	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
5069932	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 28 2022 18:40:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5065128	EDI: AIS.COM	Nov 28 2022 23:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5040351	+ EDI: VERIZONCOMB.COM	Nov 28 2022 23:38:00	Verizon, 500 Technology Dr., Ste 300, Weldon Spring, MO 63304-2225
5040352	+ EDI: WFFC2	Nov 28 2022 23:38:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the Home Equity Pass-Through Certificates, Series 2003-1 bnicholas@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the Home Equity Pass-Through Certificates, Series 2003-1 bkgroup@kmlawgroup.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Philip W. Stock	on behalf of Creditor Stillwater Lakes Civic Association Inc. pwstock@ptd.net
Timothy B. Fisher, II	on behalf of Debtor 1 Yvette Russell donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Yvette Russell

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2615

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-01232-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Yvette Russell

11/28/22**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**